

### III. Remarks

Reconsideration and allowance of the subject application is respectfully requested.

The undersigned and inventor Peter Walcot would like to thank Examiner Barnie for the cordial and productive interview of March 8, 2004. The Examiner's helpful comments and suggestions were instrumental in preparing this response.

Claims 7, 9-10, 15-18, 20, 23-27, 29-34, and 36-45 are pending in the application. Claims 7, 15, 24, 31, and 45 are independent.

Applicants have added new dependent Claims 38-45, to afford themselves a scope of protection commensurate with the disclosure. Note that new independent Claim 45 is similar to dependent Claim 43, but is re-written in independent form.

As discussed at the interview, independent Claims 7, 15, 24, 31 and 45 (as suggested by the examiner) now each include two additional features, namely the further steps of:

- i) ordering an amount of time from a telephone service provider, and ascribing second pin numbers respectively to individual allotments of telephone time totaling the purchased/ordered amount of telephone time from said telephone service provider, and thereafter supplying the ascribed second PIN numbers with allotted telephone time to the telephone service provider; and

- ii) storing the ascribed second PIN numbers on a host server independent from the telephone service provider, which interfaces with the POS/ATM device.

Support for feature i) above appears, *inter alia*, in the specification at page 20, lines 12-30 wherein it is stated:

*"Alternatively, an intermediary entity may purchase a block of pre-paid telephone time from a telephone service provider 30, ascribe second PIN numbers for individual time allotments totaling the block of purchased telephone time, and thereafter supply the second PIN numbers to the telephone service provider 30 for its use in using them in the manner hereinafter described. Each of such second PIN numbers are adapted, when a patron who has purchased a (preferably unique) second PIN number supplies such second PIN number to an associated telephone service provider 30, to permit the service provider 30 to confirm the validity of such PIN number as being a valid number and one which designates a pre-paid quantity of telephone time."*

Likewise, support for additional feature ii) suggested by the examiner appears in the specification, *inter alia*, at page 20, lines 5-12, wherein it is stated:

*"Alternatively, and more preferably, second PIN numbers are provided to the network host computer 22 of the host financial institution with which the ATM 12 or POS terminal 13 interfaces (see Figs. 3 & 4, respectively), and loaded therein on a ROM chip or peripheral data storage device, such as a hard drive, CD-ROM, or the like."*

New dependent Claims 38-44, which all depend from one of above-amended independent Claims 7, 15, 24, or 31, add the further clarifications regarding the above feature,

such features claims being fully supported in the specification (for dependent Claims 38-41 see specification, page 20 lines 5-7, and with respect to Claims 42-45, see, *inter alia*, page 20, lines 9-12 and page 22, lines 7-14), and are believed to be allowable for the reasons to be developed below.

Claims 7-10 and 15-37 were rejected as being unpatentable over Woynoski, Muehlberger, and Fougnies, for the reasons noted at pages 2-7 of the Office Action. Applicants respectfully traverse all art rejections.

As discussed at the interview, with the additional two features discussed above, each of the independent claims recites a novel combination of steps whereby a conventional POS or ATM terminal may be used to provide a prepaid telephone calling PIN number.

Specifically, according to the particular features now recited in each of the independent claims, a block of telephone time is ordered from a telephone service provider, and divided into numerous smaller allotments of individual time, each allotment of time is ascribed a second PIN number adapted/coded to provide a particular allotment of pre-paid telephone time to a patron of such telephone service provider, and the second PIN numbers are stored on a host server which interfaces with ATM's and/or POS terminals. (See, for example, the embodiments in the paragraph appearing on page 20 of the specification, quoted above.)

The above two features i) and ii) are recited respectively in each of independent Claims 7, 15, 24, 31, and 45 as follows:

Independent Claim 7 feature i)-see step a) and b)  
feature ii)-see step c)

Independent Claim 15 feature i)-see step a), b) and c)  
feature ii)-see step d)

Independent Claim 24 feature i)-see step a) and b)  
feature ii)-see step c)

Independent Claim 31 feature i)-see step a), b), and c)  
feature ii)-see step d)

Independent Claim 45 feature i)-see step a), b)and c)  
feature ii)-see step d)

In contrast, none of the cited art discloses or suggests (when taken individually or in combination) the claimed combination of features, as discussed above.

Specifically, as discussed at the interview, U.S. Patent No. 6,370,240 to Woynoski discloses a hardware-modified ATM which dispenses calling cards ("sheetlets") from a multi-bin therein, such sheetlets having PINS thereon which permit a patron access to telephone time. The PINS of Woynoski are provided by the telephone service provider to the commercial printer of the sheetlets (see Col. 3, lines 6-9) or alternatively the PINS are randomly generated by a commercial printer of sheetlets, and printed on the sheetlets, and the PIN numbers of those sheetlets supplied to the telephone service provider (see Col. 3, line 9-11).

Nowhere does Woynoski teach or suggest feature ii) above, namely storing the ascribed second PIN numbers on an independent host server, independent from the telephone service provider, which interfaces with the POS/ATM device allowing the ATM/POS to receive and thereby vend such PIN. Indeed, Woynoski teaches otherwise-namely the printing of the

PINS on sheetlets, such sheetlets and PINS thereon physically dispensed under secured conditions to the individual ATM's by a distributor. (ref. Col. 3, lines 8-12). No suggestion whatsoever is made in Woynoski of utilizing a host server interfacing with the ATM's or POS devices to dispense PIN's to ATM or POS devices.

As also discussed at the interview, U.S. Patent No. 5,696,908 to Muehlberger (which the applicants were well aware of and which is disclosed and discussed in the background of the Applicants' patent specification) discloses a calling card vending machine (referred to as a "dispenser 10"), which is not an ATM or POS device. In most embodiments the dispenser communicates with the telephone service provider (ref. Col. 6, lines 23-26- "The dispenser 10, through its microprocessor 74 and modem 82, calls the telecommunications carrier and updates its (sic) database with the value and serial number of the phone card being dispensed").

Nowhere does Muelberger disclose or suggest the ordering of a quantity of telephone time from a telephone service provider, ascribing PINS to allotted portions of such time, with the PINS adapted to identify the amount of time to which such PIN is allotted. [i.e., feature/limitation i) above].

Nor, for that matter, does Muelberger teach or suggest feature/limitation ii) above, namely storing of the PIN numbers on a host server which interfaces with the ATM or POS server, from which the ATM or POS obtains the PIN numbers. Rather, on the contrary, in Muelberger it appears that a number of other alternatives are expressly contemplated, namely; 1) the dispenser 10 itself generates the serial number of the phone card being dispensed, and then communicates with the telco to advise of the serial number and value of the card which is dispensed (Col. 6, lines 23-26, and Col. 7, lines 15-17); 2) the dispenser 10 calls the telco to request a code, which it then dispenses to the patron (Col. 7, lines 20-23); or 3) dispenser itself generates and dispenses a control code, and the patron is given a self-help number of the telco to

call to activate the control code (Col. 7, lines 31-43). None of these alternatives remotely disclose or suggest feature ii) above, which is now recited in each of the Applicants' claims.

In view of the above, the salient claimed features of the present invention are nowhere disclosed or suggested by the cited art, whether that art is taken individually or in combination.

The remaining cited art is to similar effect and fails to disclose or suggest the unique combination of features discussed above.

With respect to amendments to the disclosure of the applicants application, in anticipation of allowance of this application, minor amendment has been made to correct typographical errors in the specification. No new subject matter has been added.

In view of the above amendments and remarks, it is believed that this application is now in condition for allowance, and a Notice thereof is respectfully requested.

Applicants' undersigned attorney may be reached by telephone at (202) 625-3507. All correspondence should continue to be directed to the address given below.

Respectfully submitted,



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